



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

22-03159 BKMFR02
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Order Filed on August 9, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

MONTE D. HINDSMAN

Case No: 19-15668-JNP

Hearing Date: July 5, 2022

Judge: JERROLD N.
POSLUSNY, JR

Chapter: 13

Recommended Local Form

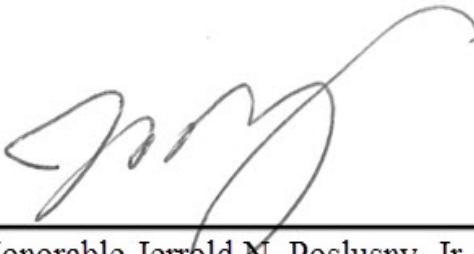
Followed

Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: August 9, 2022


Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant:	<u>Wells Fargo Bank, N.A.</u>
Applicant's Counsel:	<u>Matthew Fissel, Esquire, Brock & Scott, PLLC</u>
Debtor's Counsel:	<u>Kevin C. Fayette, Esquire, Law Offices of Kevin Fayette, LLC</u>
Property Involved ("Collateral"):	<u>100 Sandbar Road, Egg Harbor Township, NJ 08234</u>

- Relief sought:
- Motion for relief from the automatic stay
 - Motion to dismiss
 - Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:
 - The Debtor is overdue for 5 months, from March 1, 2022 to July 1, 2022.
 - The Debtor is overdue for 5 payments at \$2,002.32 per month.
 - The Debtor is assessed for _____ late charges at \$ _____ per month.
 - Applicant acknowledges receipt of funds in the amount of \$ _____ received after the motion was filed.
 - There is currently \$168.99 being held in Debtor's suspense account

Total Arrearages Due: \$9,842.61

2. Debtor must cure all post-petition arrearages, as follows:
 - Immediate payment shall be made in the amount of \$4,005.00. Payment shall be made no later than July 31, 2022.
 - Beginning on August 1, 2022, regular monthly mortgage payments in the amount of \$2,002.32 shall resume.
 - Beginning on August 1, 2022 additional monthly cure payments shall be made in the amount of \$972.94 for 5 months and \$972.91 for 1 month.
 - The amount of \$ _____ shall be capitalized in the debtor's Chapter 13 plan. Debtor shall file a Modified Plan within 15 days of entry of this Order.

3. Payments to the Applicant shall be made to the following address(es):

Immediate payment:

Wells Fargo Home Mortgage
P.O. Box 14507
Des Moines, IA 50306

Regular monthly payment:

Wells Fargo Home Mortgage
P.O. Box 14507
Des Moines, IA 50306

Monthly cure payment:

Wells Fargo Home Mortgage
P.O. Box 14507
Des Moines, IA 50306

4. In the event of Default:

If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Applicant may obtain an Order vacating, terminating, and/or annulling the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

If the bankruptcy case is dismissed or converted, this Agreement is void and the instant bankruptcy case will not act to impose the automatic stay against the Applicant's opportunity to proceed against its Collateral without further Order of the Court.

If the Debtor has been negatively impacted by COVID-19, the Debtor may contact Wells Fargo Home Mortgage to discuss a personalized solution at 1-800-274-7025. Written attorney consent may be required to speak with the Debtor about these options.

5. Award of Attorneys' Fees:

The Applicant is awarded attorney fees of \$ _____, and costs of \$ _____.

The fees and costs are payable:

through the Chapter 13 plan.

Attorneys' fees are not awarded.

In re:
Monte D. Hindsman
Debtor

Case No. 19-15668-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Aug 10, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2022:

Recip ID	Recipient Name and Address
db	+ Monte D. Hindsman, 100 Sandbar Road, Egg Harbor Township, NJ 08234-8117

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Fifth Third Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Gavin Stewart	on behalf of Creditor Fifth Third Bank N.A. bk@stewartlegalgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin C. Fayette	on behalf of Debtor Monte D. Hindsman kfayette@kevinfayette.com
Kevin Gordon McDonald	on behalf of Creditor Fifth Third Bank kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

District/off: 0312-1

User: admin

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Date Rcvd: Aug 10, 2022

Form ID: pdf903

Total Noticed: 1

Matthew K. Fissel

on behalf of Creditor WELLS FARGO BANK N.A. NJBKR@brockandscott.com, matthew.fissel@brockandscott.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 8